Biz4X

Your Platform
for Compliance, Efficiency & Relevance

An Integrated Solution for
Professional & Financial Services

![Biz4X logo]

Biz4x is an enterprise-level platform that is used by currency exchanges, money transfer operators, banks, fintechs, auditors, accountants, corporate secretaries and lawyers globally in more than 30 countries. It helps businesses to be efficient, stay compliant and remain relevant in an increasingly competitive global landscape with greater regulatory scrutiny.

The modular and extensible system provides access to core operational services such as business management, wholesale trading, digital storefronts, live market data and compliance, which are also available through **APIs**. The platform serves as a secure and reliable foundation for current and future business features and provides a full and incorruptible audit trail of all business activities.

In addition to the core modules, customers can access value-added services that enable connectivity to new networks, provide key big data business insights and deepen customer engagement through digital channels.

Also Available on

Get started with a free **Biz4x** trial
Contact us at **sales@biz4x.com** or **+65 3159 3368**

Why Do Customers Trust Biz4x

Constant Innovation
A modular system allows for the rapid roll-out of new features to meet modern challenges and ensure future relevance

Cost Effective
A scalable system enables the set up of a single business unit with the option to add more units as business grows

Customer Support
Friendly account managers are always ready to help be it on phone, chat, email or in-person meetings

Global Network
Large global connected communities which enable collaborative partnerships and new business opportunities

Bank-Level Security
End-to-end encryption and automated back-ups ensure data is both safe and secure in a highly reliable system
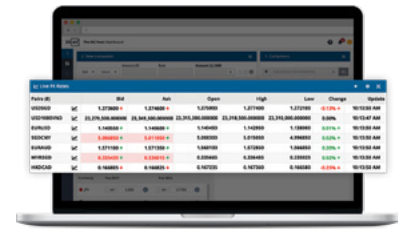
Best Practices
A micro-services architecture that adheres to PCI DSS and OWASP guidelines for security and confidentiality

4xLabs is a fintech that drives the digital transformation of the money services industry globally to bring about greater financial inclusion for the underbanked.

Market Data

Biz4x provides **money services businesses, financial institutions and fintechs** with accurate and reliable real-time FX rates.
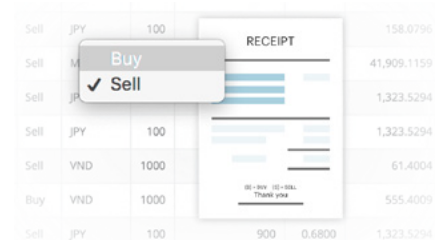

FX Rates

- Access more than 100 global currency pairs
- Access Bid, Ask and Mid-market prices
- Refer to Open, High and Low prices
- Set Buy and Sell prices for reference
- View rates with up to 6 decimal places
- Access charts with historical market data
- Viewing options with multi-column table format
- Access FX rates on web and mobile
- API available

Business Management

Biz4x provides **money services businesses** with a full-service point-of-sale system that helps to streamline their business operations for greater efficiency in managing costs, stock, prices, customers and transactions.

Currencies

- Set up all currencies specifying Buy and Sell rates for multiple branches
- Customise currency units, decimal places and rate direction
- Define a profit margin for automated rate updates

Stock

- Record cost and amount of stock for all currencies
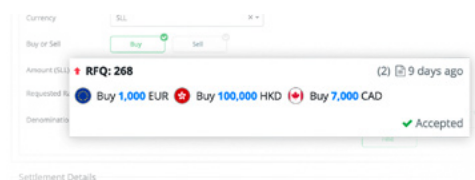- Transfer stock between teller and branches

Customers

- Swiftly onboard customers and record all transactions
- Integrated customer screening against global risk intelligence database

Transactions

- Create compliance policy for flagging high risk transactions
- Print custom receipts with customer and transaction details
- Generate management and regulatory reports

Wholesale Trading

Biz4x enables **financial institutions, wholesale traders and money services businesses** to digitalise, automate and optimise their banknotes trading and settlement processes.
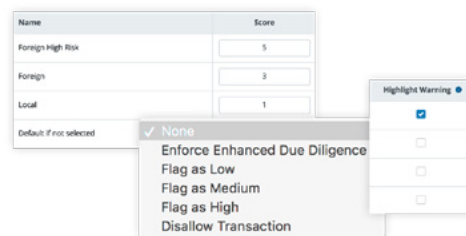

Banknotes Marketplace

- Access the world's first wholesale banknotes marketplace
- Discover new trading partners and licensed suppliers
- Create or respond to a real-time quote with options to specify price, amount and delivery terms for foreign currency

Wholesale Transactions

- Consolidate incoming banknote orders through a management dashboard
- Automate order management and processing with a digitalised workflow from front office transaction management to back office settlement and reporting

Compliance

Biz4x allows **money services businesses, financial institutions, fintechs and professional services** to create an effective AML program with a risk management solution that provides robust detection, rapid escalation and effective resolution.

Customer Screening

- Screen customers against a comprehensive risk intelligence database
- More than 4 million results from over 100,000 sources
- Includes anti-money laundering, countering the financing of terrorism and politcially exposed persons lists
- Includes the Specialty Designated Nationalists, Blocked Persons and US Office of Foreign Assets Control lists

- Includes results from 240 territories in 60 languages
- Includes results for every category of crime
- Conduct broad or exact match searches for more accurate results
- Use secondary identifiers such as date of birth or identity numbers to reduce false positives and increase accuracy of results
- Access search history dating back to a full year
- Generate multi-jurisdictional regulatory reports
- API available

Risk Management

- Create a custom business compliance policy to automate transaction monitoring
- Conduct risk-based analysis of customers through a flexible risk scoring system
- Embed customer screening into onboarding workflows

- Flag high risk transactions and segment customers into different risk categories
- Facilitate Know Your Customer checks through a KYC repository for uploading identification documents

Digital Storefronts

Biz4x provides **money services businesses** with new digital channels so they can continue to attract and retain customers in a highly competitive market across multiple platforms. It connects businesses with a global community of users.

Currency Exchange Rates

- Promote currency exchange businesses and rates online through **Get4x**, an aggregator for cash exchange rates
- Receive currency booking requests on Buy and Sell rates
- Create unique rate board templates for multiple branches
- Promote your rates across other partner networks

Branded Website and App

- Provide customers with on-demand currency conversion and booking capabilities across multiple platforms

Money Transfer Rates

- Promote remittance services online through **Send4x**, an aggregator for money transfer prices
- Highlight the speed, payment options and any promotional rates
- Display your sending rates on physical rateboards

eWallet and Multicurrency Card

- Accept digital payments through an integrated eWallet
- Distribute a prepaid multicurrency card to customers